

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Joshua Michael Earnshaw

Case No.: 1-18-02669HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Freedom Mtg
Court Claim Number:	04
Last Four of Loan Number:	8711
Property Address if applicable:	765 Ridgelyn Dr

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$66,355.98
b.	Prepetition arrearages paid by the trustee:	\$66,355.98
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$4,918.37
f.	Postpetition arrearage paid by the trustee:	\$4,918.37
g.	Total b, d, and f:	\$71,274.35

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is paid through the trustee.

Current monthly mortgage payment: \$1,401.34

The next postpetition payment was due
on: June 2023

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs

and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: June 22, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Joshua Michael Earnshaw
Debtor(s)

CHAPTER 13

CASE NO: 1-18-02669HWV

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on June 22, 2023, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Melanie Walz Scaringi, Esquire
2000 Linglestown Rd
Suite 109
Harrisburg PA 17110

Served by First Class Mail

Freedom Mortgage Corp
10500 Kincaid Dr
Fishers IN 46037-9764

Joshua Michael Earnshaw
765 Ridgelyn Dr
Dallastown PA 17313

I certify under penalty of perjury that the foregoing is true and correct.

Date: June 22, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-02669

JOSHUA MICHAEL EARNSHAW

FREEDOM MORTGAGE CORPORATION
10500 KINCAID DRIVE
CASH PROCESSING
FISHERS, IN 46037-

Sequence: 24
Modify:
Filed Date: 7/30/2018 12:00:00AM
Hold Code:

Acct No: 8711/PRE ARREARS/765 RIDC

Amt Sched:	\$179,315.00	Debt:	\$17,360.48	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$17,360.48	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	FREEDOM MORTGAGE CORPORATION							
520-0	FREEDOM MORTGAGE CORPORATIC		03/15/2023	2022813	\$2,975.22	\$0.00	\$2,975.22	03/23/2023
520-0	FREEDOM MORTGAGE CORPORATIC		10/18/2022	2017801	\$500.11	\$0.00	\$500.11	10/26/2022
520-0	FREEDOM MORTGAGE CORPORATIC		09/13/2022	2016769	\$583.57	\$0.00	\$583.57	09/30/2022
520-0	FREEDOM MORTGAGE CORPORATIC		08/17/2022	2015719	\$1,167.14	\$0.00	\$1,167.14	09/08/2022
520-0	FREEDOM MORTGAGE CORPORATIC		06/14/2022	2013705	\$472.30	\$0.00	\$472.30	07/14/2022
520-0	FREEDOM MORTGAGE CORPORATIC		05/17/2022	2012655	\$395.15	\$0.00	\$395.15	05/26/2022
520-0	FREEDOM MORTGAGE CORPORATIC		01/19/2022	2008605	\$472.29	\$0.00	\$472.29	02/09/2022
520-0	FREEDOM MORTGAGE CORPORATIC		12/15/2021	2007594	\$441.67	\$0.00	\$441.67	12/28/2021
520-0	FREEDOM MORTGAGE CORPORATIC		08/18/2021	2003464	\$1,034.51	\$0.00	\$1,034.51	08/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		06/16/2021	2001448	\$517.26	\$0.00	\$517.26	06/30/2021
520-0	FREEDOM MORTGAGE CORPORATIC		05/18/2021	2000433	\$517.26	\$0.00	\$517.26	05/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		04/15/2021	1229060	\$468.16	\$0.00	\$468.16	04/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		03/17/2021	1228037	\$468.17	\$0.00	\$468.17	03/30/2021
520-0	FREEDOM MORTGAGE CORPORATIC		02/17/2021	1227029	\$468.16	\$0.00	\$468.16	02/24/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FREEDOM MORTGAGE CORPORATIC		01/19/2021	1226005	\$468.17	\$0.00	\$468.17	02/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC		12/10/2020	1224218	\$953.46	\$0.00	\$953.46	12/29/2020
520-0	FREEDOM MORTGAGE CORPORATIC		10/15/2020	1222468	\$353.63	\$0.00	\$353.63	10/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC		04/14/2020	1216243	\$450.00	\$0.00	\$450.00	04/29/2020
520-0	FREEDOM MORTGAGE CORPORATIC		03/12/2020	1214948	\$466.50	\$0.00	\$466.50	03/26/2020
520-0	FREEDOM MORTGAGE CORPORATIC		02/13/2020	1213644	\$933.00	\$0.00	\$933.00	02/21/2020
520-0	FREEDOM MORTGAGE CORPORATIC		01/16/2020	1212276	\$466.50	\$0.00	\$466.50	01/27/2020
520-0	FREEDOM MORTGAGE CORPORATIC		12/12/2019	1210897	\$466.50	\$0.00	\$466.50	12/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		09/26/2019	1207213	\$465.50	\$0.00	\$465.50	10/02/2019
520-0	FREEDOM MORTGAGE CORPORATIC		07/11/2019	1204416	\$931.00	\$0.00	\$931.00	07/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		06/06/2019	1203042	\$465.50	\$0.00	\$465.50	06/14/2019
520-0	FREEDOM MORTGAGE CORPORATIC		04/11/2019	1200383	\$459.75	\$0.00	\$459.75	04/19/2019
Sub-totals: \$17,360.48						\$0.00	\$17,360.48	
Grand Total: \$17,360.48						\$0.00		

Disbursements for Claim

Case: 18-02669

JOSHUA MICHAEL EARNSHAW

FREEDOM MORTGAGE CORPORATION
10500 KINCAID DRIVE
CASH PROCESSING
FISHERS, IN 46037-

Sequence: 24
Modify:
Filed Date:
Hold Code:

Acct No: 8711/POST ARREARS/765 RID

POST-PETITION ARREARS 2ND AP

Amt Sched:	\$0.00	Debt:	\$4,918.37	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$4,918.37	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5210	FREEDOM MORTGAGE CORPORATION							
521-0	FREEDOM MORTGAGE CORPORATIC		03/15/2023	2022813	\$842.90	\$0.00	\$842.90	03/23/2023
521-0	FREEDOM MORTGAGE CORPORATIC		10/18/2022	2017801	\$141.69	\$0.00	\$141.69	10/26/2022
521-0	FREEDOM MORTGAGE CORPORATIC		09/13/2022	2016769	\$165.33	\$0.00	\$165.33	09/30/2022
521-0	FREEDOM MORTGAGE CORPORATIC		08/17/2022	2015719	\$330.66	\$0.00	\$330.66	09/08/2022
521-0	FREEDOM MORTGAGE CORPORATIC		06/14/2022	2013705	\$133.81	\$0.00	\$133.81	07/14/2022
521-0	FREEDOM MORTGAGE CORPORATIC		05/17/2022	2012655	\$111.94	\$0.00	\$111.94	05/26/2022
521-0	FREEDOM MORTGAGE CORPORATIC		01/19/2022	2008605	\$133.81	\$0.00	\$133.81	02/09/2022
521-0	FREEDOM MORTGAGE CORPORATIC		12/15/2021	2007594	\$125.13	\$0.00	\$125.13	12/28/2021
521-0	FREEDOM MORTGAGE CORPORATIC		08/18/2021	2003464	\$293.09	\$0.00	\$293.09	08/27/2021
521-0	FREEDOM MORTGAGE CORPORATIC		06/16/2021	2001448	\$146.54	\$0.00	\$146.54	06/30/2021
521-0	FREEDOM MORTGAGE CORPORATIC		05/18/2021	2000433	\$146.54	\$0.00	\$146.54	05/27/2021
521-0	FREEDOM MORTGAGE CORPORATIC		04/15/2021	1229060	\$132.64	\$0.00	\$132.64	04/27/2021
521-0	FREEDOM MORTGAGE CORPORATIC		03/17/2021	1228037	\$132.63	\$0.00	\$132.63	03/30/2021
521-0	FREEDOM MORTGAGE CORPORATIC		02/17/2021	1227029	\$132.64	\$0.00	\$132.64	02/24/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
521-0	FREEDOM MORTGAGE CORPORATIC		01/19/2021	1226005	\$132.63	\$0.00	\$132.63	02/02/2021
521-0	FREEDOM MORTGAGE CORPORATIC		12/10/2020	1224218	\$270.12	\$0.00	\$270.12	12/29/2020
521-0	FREEDOM MORTGAGE CORPORATIC		10/15/2020	1222468	\$269.15	\$0.00	\$269.15	10/23/2020
521-0	FREEDOM MORTGAGE CORPORATIC		09/17/2020	1221427	\$601.78	\$0.00	\$601.78	09/25/2020
521-0	FREEDOM MORTGAGE CORPORATIC		08/12/2020	1220384	\$545.34	\$0.00	\$545.34	08/27/2020
521-0	FREEDOM MORTGAGE CORPORATIC		06/02/2020	1218319	\$130.00	\$0.00	\$130.00	06/15/2020
Sub-totals:					\$4,918.37	\$0.00	\$4,918.37	
Grand Total:					\$4,918.37	\$0.00		

Disbursements for Claim

Case: 18-02669

JOSHUA MICHAEL EARNSHAW

FREEDOM MORTGAGE CORP
10500 KINCADE DRIVE
SUITE 300
FISHERS, IN 46037-9764

Sequence: 07
Modify:
Filed Date:
Hold Code:

Acct No: 8711

Amt Sched:	\$0.00	Debt:	\$48,995.50	Interest Paid:	\$0.00
Amt Due:	\$1,401.34	Paid:	\$48,995.50	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5010	FREEDOM MORTGAGE CORP							
501-0	FREEDOM MORTGAGE CORP		06/13/2023	2025813	\$1,401.34	\$0.00	\$1,401.34	
						Payment for 5/2023		
501-0	FREEDOM MORTGAGE CORP		06/13/2023	2025813	\$1,401.34	\$0.00	\$1,401.34	
						Payment for 6/2023		
501-0	FREEDOM MORTGAGE CORP		04/18/2023	2023823	\$1,401.34	\$0.00	\$1,401.34	04/26/2023
						Payment for 4/2023		
501-0	FREEDOM MORTGAGE CORP		03/15/2023	2022812	\$1,401.34	\$0.00	\$1,401.34	03/22/2023
						Payment for 1/2023		
501-0	FREEDOM MORTGAGE CORP		03/15/2023	2022812	\$1,401.34	\$0.00	\$1,401.34	03/22/2023
						Payment for 2/2023		
501-0	FREEDOM MORTGAGE CORP		03/15/2023	2022812	\$1,401.34	\$0.00	\$1,401.34	03/22/2023
						Payment for 3/2023		
501-0	FREEDOM MORTGAGE CORP		01/18/2023	2020800	\$1,401.34	\$0.00	\$1,401.34	01/25/2023
						Payment for 12/2022		
501-0	FREEDOM MORTGAGE CORP		12/13/2022	2019814	\$1,311.20	\$0.00	\$1,311.20	12/22/2022
						Payment for 11/2022		
501-0	FREEDOM MORTGAGE CORP		10/18/2022	2017800	\$1,311.20	\$0.00	\$1,311.20	10/25/2022
						Payment for 10/2022		
501-0	FREEDOM MORTGAGE CORP		09/13/2022	2016767	\$1,311.20	\$0.00	\$1,311.20	09/30/2022
						Payment for 9/2022		
501-0	FREEDOM MORTGAGE CORP		08/17/2022	2015717	\$1,311.20	\$0.00	\$1,311.20	09/07/2022
						Payment for 7/2022		
501-0	FREEDOM MORTGAGE CORP		08/17/2022	2015717	\$1,311.20	\$0.00	\$1,311.20	09/07/2022
						Payment for 8/2022		
501-0	FREEDOM MORTGAGE CORP		06/14/2022	2013703	\$1,311.20	\$0.00	\$1,311.20	07/13/2022
						Payment for 6/2022		
501-0	FREEDOM MORTGAGE CORP		05/17/2022	2012653	\$1,311.20	\$0.00	\$1,311.20	05/26/2022
						Payment for 5/2022		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	FREEDOM MORTGAGE CORP		05/17/2022	2012653	\$1,311.20	\$0.00	\$1,311.20	05/26/2022
							Payment for 4/2022	
501-0	FREEDOM MORTGAGE CORP		04/12/2022	2011591	\$1,311.20	\$0.00	\$1,311.20	04/28/2022
							Payment for 3/2022	
501-0	FREEDOM MORTGAGE CORP		03/16/2022	2010577	\$1,311.20	\$0.00	\$1,311.20	04/06/2022
							Payment for 2/2022	
501-0	FREEDOM MORTGAGE CORP		01/19/2022	2008603	\$1,311.20	\$0.00	\$1,311.20	02/09/2022
							Payment for 1/2022	
501-0	FREEDOM MORTGAGE CORP		12/15/2021	2007592	\$1,310.20	\$0.00	\$1,310.20	12/29/2021
							Payment for 11/2021	
501-0	FREEDOM MORTGAGE CORP		12/15/2021	2007592	\$1,311.20	\$0.00	\$1,311.20	12/29/2021
							Payment for 12/2021	
501-0	FREEDOM MORTGAGE CORP		11/16/2021	2006565	\$1,310.20	\$0.00	\$1,310.20	11/24/2021
							Payment for 10/2021	
501-0	FREEDOM MORTGAGE CORP		10/14/2021	2005523	\$1,310.20	\$0.00	\$1,310.20	10/29/2021
							Payment for 9/2021	
501-0	FREEDOM MORTGAGE CORP		08/18/2021	2003462	\$1,310.20	\$0.00	\$1,310.20	08/27/2021
							Payment for 7/2021	
501-0	FREEDOM MORTGAGE CORP		08/18/2021	2003462	\$1,310.20	\$0.00	\$1,310.20	08/27/2021
							Payment for 8/2021	
501-0	FREEDOM MORTGAGE CORP		06/16/2021	2001447	\$1,310.20	\$0.00	\$1,310.20	06/30/2021
							Payment for 6/2021	
501-0	FREEDOM MORTGAGE CORP		05/18/2021	2000432	\$1,310.20	\$0.00	\$1,310.20	05/28/2021
							Payment for 5/2021	
501-0	FREEDOM MORTGAGE CORP		04/15/2021	1229058	\$1,310.20	\$0.00	\$1,310.20	04/27/2021
							Payment for 4/2021	
501-0	FREEDOM MORTGAGE CORP		03/17/2021	1228034	\$1,310.20	\$0.00	\$1,310.20	03/29/2021
							Payment for 3/2021	
501-0	FREEDOM MORTGAGE CORP		02/17/2021	1227027	\$1,310.20	\$0.00	\$1,310.20	02/24/2021
							Payment for 2/2021	
501-0	FREEDOM MORTGAGE CORP		01/19/2021	1226003	\$1,310.20	\$0.00	\$1,310.20	02/02/2021
							Payment for 1/2021	
501-0	FREEDOM MORTGAGE CORP		12/10/2020	1224217	\$1,288.22	\$0.00	\$1,288.22	12/29/2020
							Payment for 11/2020	
501-0	FREEDOM MORTGAGE CORP		12/10/2020	1224217	\$1,310.20	\$0.00	\$1,310.20	12/29/2020
							Payment for 12/2020	
501-0	FREEDOM MORTGAGE CORP		10/15/2020	1222466	\$1,288.22	\$0.00	\$1,288.22	10/23/2020
							Payment for 10/2020	
501-0	FREEDOM MORTGAGE CORP		09/17/2020	1221425	\$1,288.22	\$0.00	\$1,288.22	09/24/2020
							Payment for 9/2020	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	FREEDOM MORTGAGE CORP		08/12/2020	1220383	\$1,288.22	\$0.00	\$1,288.22	08/27/2020
							Payment for 7/2020	
501-0	FREEDOM MORTGAGE CORP		08/12/2020	1220383	\$1,288.22	\$0.00	\$1,288.22	08/27/2020
							Payment for 8/2020	
501-0	FREEDOM MORTGAGE CORP		07/07/2020	1219326	\$1,288.22	\$0.00	\$1,288.22	07/22/2020
							Payment for 6/2020	
Sub-totals:						\$48,995.50	\$0.00	\$48,995.50
Grand Total:						\$48,995.50	\$0.00	